Professional with qualifications for:

SAFETY AND SOUNDNESS REGULATORY EXAMINER

Certified regulator with extensive experience in on-site evaluations and report writing. Expert at high risk asset selection, review, and classification. Outstanding abilities in financial analysis, auditing and internal controls monitoring. Excellent oral and written communications skills and proficiency in personal computer usage.

Relevant skills include:

| Examination planning | Loan Reviews | Management Analysis |
|------------------------|----------------------|----------------------|
| Management meetings | Asset Classification | Liquidity Evaluation |
| Assignment supervision | Reserves Analysis | Sensitivity Review |
| Time management | Investments Review | Capital Analysis |

PROFESSIONAL EXPERIENCE

THRIFT EXAMINER, OFFICE OF THRIFT SUPERVISION 1986 to Present

Examination of insured institutions for safety and soundness and for compliance with insurance regulations. Acted as Examiner in Charge on many assignments with responsibilities to supervise subordinates and complete tasks within prescribed time-frames. Reviewed underwriting, monitoring, internal control systems, business plans, budgets and record-keeping. Conducted meetings with boards of directors and wrote reports of examination.

EDUCATION

BA in Political Science, State University of New York at Purchase **MBA in Economics**, Iona College